Certificate Number: 03088-PAW-DE-039486277

Bankruptcy Case Number: 25-10151



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 26, 2025, at 4:30 o'clock PM CDT, Megean Rae Joyce completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: March 26, 2025 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor